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on February 28, 2008.

PATENT  
Attorney Docket No.: 020375-043700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/  
Kay Barclay

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR  
MANAGING INTEGRATED CREDIT  
AND STORED-VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5090

Examiner: Shumate, Paul W.

Technology Center/Art Unit: 3693

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 28, 2007, please enter the following amendments and remarks:

**Amendments to the Specification** begins on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.